# Women's Productive Role and Marital Violence in Bangladesh

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This study assesses the role of women's participation in productive activities in reducing the risk of marital violence. Data were collected from villages where numerous nongovernment organizations (NGOs) had microcredit-based income generating programs for the poor. Both the survey and indepth interviews were used to collect information from a randomly selected sample of 500 currently married women aged <50 years living in 70 villages in 10 districts of Bangladesh. Findings reveal that the prevalence of marital violence such as mental torture and physical assault had negative association with women's participation in economic activities. Situation that invoked violence against women had most often been their failure of performing expected role in the household. Women's productive roles not only improved women's position in their household but also significantly reduced both mental torture and physical assault against them. The paper argues that participation in productive activities has the potential to bring a significant reduction in the risk of marital violence among women in the poor community.

KEY WORDS: violence; microcredit; women; Bangladesh.

Gender-based violence is common and inherent to all societies (Counts, 1992; Finklar, 1997; Gelles, 1980; Mitchell, 1992;). Although there is no universally accepted definition of violence against women, the *United Nations Commission of the Status of Women* defined it as "any act that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women" (Economic and Social Council, 1992; Heise *et al.*, 1994). Violent behaviors such as beating, pushing, slapping or throwing things to others by family members are considered domestic violence (Heise *et al.*, 1995).

Until recently, violence against women has never been an important issue to most of the societies. During the last two decades, gender-based violence has emerged as the most pressing and intractable social problems across regional, social and cultural boundaries (Desjurlais & Klienman, 1997; Fischback & Herbert, 1997). In discussing the theoretical perspectives of gender violence,

Levinson (1989) pointed out that women's position was weakened because of her economic dependence, lesser physical strength, legal and social subordination to her husband, and her obligation to fulfill the physical demands of her husband. The legitimization and promotion of rigid gender roles, masculinity, toughness and male honor within the society perpetuates gender violence (Counts *et al.*, 1992). In most traditional societies, cultural values tend to legitimize violence, legal systems are not gender sensitive and cannot protect women, economic systems subordinate women, and political systems marginalize the women's need (Heise *et al.*, 1994).

Violence against women can be viewed from the sociostructural approach as well. Most often, the assignment of family responsibilities and obligations is gender rather than competency specific that creates tension between spouses (Gelles and Cornell, 1983; Strauss, 1980). The society encourages husband to exercise his rights to dominate and control wife and women are socialized to accept physical and mental abuses as part of husband's marital prerogatives (Dobash & Dobash, 1992; Olavarrieta & Sotelo, 1996). Woman with lowered self-esteem, severe depressive symptoms and least institutional support are

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vulnerable to be abused by her spouse (Strauss, 1980). The society neither protects battered women nor promotes to develop institutional support system for them.

#### MARITAL VIOLENCE IN BANGLADESH

In the patriarchal family structure in Bangladesh, the women are taught to consider themselves as inferior to men and husbands were socialized to "own" their wives including to the use of force when necessary. Such attitudes are reinforced by religious code of ethics and the legal system. In addition, the patriarchal norms are supported and reaffirmed by the interpretations of Islamic law. It is very difficult to convince both women and men that gender inequality is not a natural but a social construct, and that the disadvantaged women's position in the society is not given naturally but is the result of the interaction of a multiplicity of social, economic, and religious factors.

The prevalence of marital violence in Bangladesh is not known because the documentation of such sensitive aspect of human behavior is extremely difficult (Glantz & Halperin, 1996; Jejeebhoy, 1998). One study, conducted in 1992, reported that about 19% Bangladeshi women were the victims of the physical assault by their spouse (Ellsberg, 2000). The prevalence was found similar after 2 years in 1996 (Schuler et al., 1996). It has been argued, however, that the incidence of rape, incest, molestation and sexual harassment has been increasing in Bangladesh (Jahan, 1994). A recent study reported that the physical assault by male partners in Bangladesh is nearly 47% (UNFPA, 2000). This estimate was very close to a study conducted in India where 41% women were reported beaten and 47.5% were intimidated by their husbands (Jejeebhoy, 1998).

One common picture that emerged from these studies has been that the women's role as wage earner created hostility and tension between the spouses and that expanding economic opportunities for women might not necessarily reduce the risks of marital violence. Women who earned and contributed to household income were in fact more likely to be physically abused than others (Khan *et al.*, 1998). Women's economic roles within the household destabilized the power relations between the spouses that provoked violent behavior among husbands.

# MICROCREDIT PROGRAM AND MARITAL VIOLENCE

During the last two decades, several agencies including governmental and nongovernmental organizations (NGOs) and feminist associations have been trying to promote public awareness against home-based violence in Bangladesh. Unfortunately, many of such promotional approaches were inappropriately designed to reduce gender violence in patriarchal society where women were traditionally exploited by men. Although the conventional approaches were largely ineffective in producing desired outcome, microcredit-based productive activities, introduced primarily by the nongovernment organizations (NGOs), are regarded as successful because of their emphasis on the planned intervention at the grassroots level (Amin & Bayes, 1996; Schuler & Hashemi, 1994).

The microcredits are generally given to poor women to invest in small enterprizes such as poultry raising, fisheries, sericulture, social forestry, etc. In addition to the collateral-free credit for the poor women, NGOs also provide a package of support services such as skill training, nonformal primary education, legal support and essential health care. These development inputs raise their social consciousness, literacy level and economic well-being.

The participation of poor women in NGO-led productive activities is considered a driving force of the change of women's position by strengthening their economic role in the household (Naved, 1994). The access to credit without any collateral raises her position among her family members. After involving in income generating activities, she finds herself as productively employed, an earning member, increasingly self reliant and confident. The strength of earning an income, combined with the strength of belonging to a credit group, helps her negotiate new roles in the family. Her bargaining power within the family gradually increases as a result of her financial contribution to her families (Amin & Bayes, 1996).

The effects of microcredit program on the socioe-conomic well-being of poor rural women have been reported in many studies (Amin & Bayes, 1996; Schuler & Hashemi, 1994). It is not known whether credit program-induced change of women's position can be linked with the reduction of violence against women. The study examines the contribution of women's participation in productive activities in reducing the risk of marital violence in Bangladesh.

## **METHOD**

#### Design

Any act or behavior displayed by their husband that destabilized or reduced the physical or emotional wellbeing of women was considered marital violence. Two forms of marital violence such as mental torture and physical assault were examined in this study. Mental torture was the incidence of threat to beat, divorce or abandoned the wife by the husband. The physical assault, on the other hand, was the event of beating, pushing, slapping or throwing things to women by the husband. The reference period considered to measure the prevalence of violence was 1 year.

Data for this research were collected from a demographic and health surveillance system covering 60,000 population in 70 villages located in 10 districts of Bangladesh. In-depth interviews were conducted by a team of 10 resident female researchers who stayed in the study villages. The interviewers maintained very good relationship with the subjects by visiting them once a month for the last 2 years. Confidentiality of information collected was strictly followed. Each interview took three sessions over a week. Also, a structured questionnaire was used to collect demographic and socioeconomic information.

# **Participants**

Married women aged <50 years were only considered to be included in the sample. A systematic random sampling technique was followed to select 50 married women from each of 10 study districts. All selected women did not agree to provide information on marital violence. Also, some (less than 5%) of them, who initially agreed to participate in this project, refused to cooperate after one or two sessions although they were assured that the confidentiality would be strictly observed. Maintaining privacy during sessions was difficult sometimes that led to incomplete interviews. In such cases, sample women were substituted by women selected again at random. In total, information from 500 women was collected during March–May 1996.

The study focused on the reduction of marital violence as a result of their participation in productive activities. Only poor women were eligible to participate in NGO-led income generating activities. Credit organizations generally target to adult women of poor households who own very small amount of cultivable land. Following that criteria, nearly 42% sample women were found nonpoor and, thus, not eligible to participate in NGO-led credit-based productive activities. Among the eligible women, about a third of the sample women participated in income generating activities whereas the rests were not involved in such programs. This made the study to be based upon a three-cell experimental design where poor women involved in productive activities (productive women) were compared with women involved only with domestic ac-

tivities (domestic women) and with the nonpoor in the community.

# **Procedure**

Background and other nominal data were compared using chi squares. Logistic regression models were employed in this study to assess the contribution of productive as well as other factors on marital violence. The incidence of violence was coded one if a woman was exposed to violence and zero if otherwise. The main independent variables were women's economic role and women's position with spouse. Women's economic role was coded as domestic, productive for <5 years, productive for  $5\pm$  years and nonpoor. Women's position was conceptualized in this study as the process where they should have freedom from control by husbands, ability to manage their households and significant role in decision meeting within the household (Batliwala, 1994). The respondent was asked to assess herself on a 5-point scale (ranging from 0 to 4) where zero was considered negative and four was given for positive responses in constructing this variable. The items were whether (i) her husband always consulted with her about family finance, (ii) she participated in controlling household resources, and (iii) she had considerable decision making role in household affairs. The points were then added together to get the women position index. Women's position was considered "subordinate" if her score was 6 or less and "moderate" if otherwise. It was assumed that participation of women in economic activities could significantly modify the spousal relationship and, thus, has the potential to reduce marital violence among the poor. The confounding variables added to the regression equation were age, age at marriage, education of women, land ownership, and living standard. Age and age at marriage were coded in single years. Education of women was respondent's year of schooling coded in single years. Living standard of the household was estimated on the basis of the per capita expenditure of food, education and health care for each household in the last 1 year. The variable was then arbitrarily categorized into "poor" and "moderate" on the basis of their expenditure where top 30% households were categorized as moderate and others as poor.

This study has certain limitations. It should be noted that cross-sectional data without random assignment of sample women between domestic and productive activities might generate biased estimates because women who are relatively innovative may be more likely than others to join the productive activities (Pitt *et al.*, 1999). In the absence of longitudinal data, the

factors that might be influenced by endogeneity or selection bias were adjusted by employing multivariate analyses.

#### **RESULTS**

#### **Profile of Sample Women**

The differences in sociodemographic characteristics of sample women by their participation in economic activity were very wide (Table I). The mean age of the sample women was 30.5 years. Women involved in productive activities were generally older than the domestic women as the mean age of productive women (32.1 years) were significantly (at p < .01) higher than the domestic women (27.8 years). The differences between the proportion of age groups were also significant ( $\chi^2 = 14.2$ at p < .01). Illiteracy was widespread in the study villages as nearly two-third (65%) women never went to school. Poor and domestic women were the most deprived of education compared to productive and nonpoor women as reflected in the difference between mean years of schooling and the difference between proportion ( $\chi^2 = 6.0$  at  $p \le .05$ ). After joining the credit program, women were expected to participate in basic literacy and skill training sessions to be eligible to receive credit. This requirement might have raised the literacy among the productive than domestic women. The mean and percent of land ownership also indicate that the domestic women were poorer than the productive women. Both the differences in mean and proportion distribution ( $\chi^2 = 22.7$  at  $p \leq .01$ ) were statistically significant

Living standard depends upon the wealth and capacity to earn money for the household expenses. Although nearly 29% sample women were estimated to have moderate or decent living standard on average, only 14% domestic and 23% productive women were able to satisfy that standard. The difference was statistically significant  $(\chi^2 = 4.1 \text{ at } p \le .05)$ . Early marriage among girls was very common in rural communities in Bangladesh. Although the legal minimum age at marriage for girls was 18 years, nearly 79% sample women got married before they reached 18. Early marriage was higher among the productive than domestic women. Women's position or relationship with husband also varied among the three groups as the relationship with their spouse was much better among the productive than domestic women ( $\chi^2 = 4.5$ at  $p \le .05$ ). It seems that earning an income and selfconfidence have raised their position in the family. The comparison between the domestic and productive women indicates the existence of selection bias such as less poor women were more likely to become the participants of productive activities than the extreme poor. This finding confirms the assumption that only a small proportion of the very poor had access to microcredit programs (Pitt et al., 1999).

Table I.	Profile of	Sample	Women 1	by Tl	heir	Economic	Role
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		Poor	Nonpoor <sup>a</sup>			
Study variables	Domestic	Productive	df	$\chi^2$	Women	All women
Age of women (years)			1	14.2***		
<30	68	46			52	54
40±	32	54			48	46
Mean	27.8	32.1			30.7	30.5
Education of women			1	6.0*		
No school	86	74			45	65
Some school	14	26			55	35
Mean	0.48	1.2			3.5	2.0
Land ownership (decimal)			1	22.7***		
Landless	85	59			23	50
Owned land	15	41			77	50
Mean	3.8	45			197	100
Moderate living standard	14	23	1	4.1*	43	29
Married before 18 (years)	78	83	1	4.6*	77	79
Women's position	38	51	1	4.5*	44	45
N	117	172			211	500

<sup>&</sup>lt;sup>a</sup>Women involved in both domestic and productive roles were added as only a very few nonpoor women were productively employed.

p < .05. p < .01. p < .001.

# **Situation-Evoking Violence**

It is not clearly known why men become violent against their spouses. The marital violence is considered largely incidental rather than planned. There are many situations that can invoke the occurrence of violence. In traditional communities, it is expected that men should have masculinity-linked dominance and toughness over their wives (Counts et al., 1992). The violent behavior by husband is justified when wife fails to conform to traditional role expectations. Table II shows that neglecting household chores (17%), beating children (11.8%) or quarrels with in-laws (7.4%) provided opportunities for their husbands to abuse them. One woman stated, "My husband gets angry when he comes back from work and finds that his meal is not ready. He also shouts angrily and beat me when I beat any of my three children." In another situation, wife became the victim when she alleged her husband as unfaithful or having affair with other women (3.6%). Disobedience to husband's orders was also found as a cause of beating wife. Beating a disobedient wife was culturally accepted as one woman justified, "My husband is a short-tempered man and gets angry for minor disagreements. I get angry too sometimes and keep arguing with him. Sometimes, you know, he shouts at me, threats to beat, divorce or abandon me when I misbehave with him. Then I realize that I should behave properly with him." Women did not dare to leave such abusive relationship as they thought their social network would not approve their behavior.

A number of women reported that their husbands occasionally pressed them to collect money from their parents either as dowry or their share of the property. In cases of noncompliance, they faced violent behavior of their husbands. Failure of paying dowry did not generally provoke a husband to become violent but the husband

used this opportunity to keep pressure on wife. Marital violence was a reflection of the power relationship between spouses (Strauss et al., 1980). The violent behavior by the drunks was not very common in Bangladesh. There were, however, cases of drug-related violence as one woman complained: "My husband wastes money taking drugs. When I ask him not to misuse money for drugs, he beats me." The participation of women in productive activities has defused many occasions of violence against them. The strength of earning an income, combined with the strength of belonging to a group, helped women to negotiate their relationship with husbands. As one respondent who joined credit program reacted, "I was alone and had to depend on my husband. Now, I have friends who support me. My husband does not threat me anymore."

#### Women's Position and its Determinants

Independent earning and ability to provide financial assistance to the household were found to promote women's autonomy and reduce their dependence on husband (Hashemi et al., 1996; Schuler & Hashemi, 1994). In Table III, the factors that determine women's relation with their spouse were estimated using three models. The participation in productive (5± years) activities had positive and statistically significant effect on women's position when other influences such as marital age, education, and land ownership were controlled (Model I). The effect of women's productive role reduced when living standard was added to the regression equation (Model II). When both the age of women and living condition of their family were added (Model III), the effect of the productive role on women's position reduced further indicating that age of women also explained its relationship with their spouse. Among the controls, education played a significant role in

Table II. Reasons of Being Physically or Mentally Abused by Husband

	P	oor	Nonpoor		
Reason	Domestic Productive		Women	All Women	
Neglects household chores	26.5	12.8	15.2	17.0	
Beats children	10.2	14.5	10.4	11.8	
Quarrels with in-laws	12.0	6.4	5.7	7.4	
Alleging husband as unfaithful	5.1	2.3	3.8	3.6	
Not paying dowry/money	5.1	0.6	1.4	2.0	
Not having a son	0.8	2.3	2.4	2.0	
Complained by other	1.7	1.7	0.9	1.4	
Asking husband not to drink	1.7	1.2	0.8	1.0	
Meeting with other men	0.8	0	0.8	0.4	
N	66	50	55	171	

Note. The multiple responses were considered.

Table III.	Odds Ratios Predicting Women's Position Controlling for
Edu	cation of Women and Land Ownership of the Family

	W	Women's position					
Explanatory variable	I	II	III				
Women's role (rc = domestic)							
Productive (<5 years)	1.63	1.58	1.43				
Productive (5 $\pm$ years)	1.72*	1.65*	1.31				
Nonpoor	1.08	0.99	0.88				
Other indicators							
Age at marriage	0.94	0.95	0.99				
Living standard ( $rc = poor$ )		1.52*	1.67*				
Age of women			1.04**				
−2 log likelihood	673.1	669.0	657.1				
Pseudo $R^2$	0.04	0.04	0.08				

p < .05. p < .01. p < .001.

modifying their relationship with spouse. The educational effect persisted even after control variables such as living standard and age of women were added supporting the hypothesis that "education strengthens women's bargaining position with their spouse." The effect of marital age on women's position was not significant and, thus, the notion that "marriage at older age reduces the vulnerability of women" was not supported by the data. Among other controls, living standard significantly (at p < .01) raised women's status.

#### **Correlates of Marital Violence**

Of the study women, nearly 28% were mentally abused and 22% were physically assaulted by their husbands at least once in the last year. The socioeconomic differentials of the prevalence of marital violence are shown in Tables IV–V. Table VI presents the results of the multivariate analysis, in odds ratios, predicting the probability of women to be emotionally abused and physically assaulted by their husbands. In model I, the effects of women's productive role on violence measures were estimated whereas, in model II, the *women's productive role—marital violence* linkage was examined.

Table IV shows that the prevalence of both measures of violence was negatively associated with age of women. Multivariate analysis also supports this finding when other socioeconomic confounding variables were controlled. Older women were less likely to become victims of violence than younger women probably because older women gained more power and prestige within the household as a result of being the mother of adult children. Also, older couples had the capacity to endure strains simultaneously that reduced the likelihood of violence against them (Howell & Pugliesi, 1988).

**Table IV.** Prevalence of Violence Against Women by Sociodemographic Factors

Sociodemographic	Mentallly abused			Physically assulted		
factors	%	df	$\chi^2$	%	df	$\chi^2$
All	28			22		
Age of women		1	14.8***		1	6.4**
<30	35			27		
30±	20			17		
Marital age		1	.22		1	.27
<18	26			21		
18±	33			29		
Education of women		1	3.7*		1	12.3***
No school	31			27		
Some school	23			14		

*Note.* Chi square was used to test the difference between percentages. p < .05. p < .01. p < .01. p < .001.

Studies indicated that marriage at young ages made women more vulnerable to abuse than others (Jejeebhoy, 1998). Unlike this finding, Table IV shows that women married at younger (<18 years) were less vulnerable than women married at the older age although the influence of marital age became insignificant when other variables were controlled. It is quite possible that women married at younger ages were more dependent on husband, who tended to be so insecure that they avoided provoking husband to become violent against them. Illiterate women were more likely to be abused by their husbands than educated women (Table IV). It is not clear which trait of education modified the violent behavior of men. The wider gaps in prevalence of violence between ever and never

Table V. Prevalence of Violence Against Women by Socioeconomic Factors

		actor				
Sociodemographic	Me	ntalll	y abused	Physically assulted		
factors	%	df	$\chi^2$	%	df	$\chi^2$
Land ownership		1	11.8***		1	18.0***
Landless	35			30		
Owned land	21			15		
Living standard		1	22.8***		1	15.8***
Poor	34			27		
Moderate	13			11		
Women's economic role		2	23.3***		2	28.6***
Domestic only	45			40		
Productive (<5 years)	27			26		
Productive (5± years)	17			13		
Nonpoor	23			15		
Women's position		1	17.0***		1	11.1**
Subordinate	35			28		
Moderate or better	19			16		

*Note.* Chi square was used to test the difference between percentages. p < .05. p < .01. p < .01.

	Mental	torture	Physica	ıl assault
Explanatory variable	I	II	I	II
Women's role ( $rc = domestic$ )				
Productive (<5 years)	0.56	0.58	0.75	0.78
Productive (5 $\pm$ years)	0.35**	0.36**	0.32**	0.33**
Nonpoor	0.71	0.71	0.65	0.63
Women's position		0.51**		0.56*
Age of women	0.96**	0.96*	0.97*	0.97
Living standard ( $rc = poor$ )	0.31**	0.33**	0.48*	0.52*
−2 log likelihood	529.6	520.4	460.9	466.6
Pseudo $R^2$	0.16	0.19	0.20	0.18

**Table VI.** Odds Ratios Predicting the Marital Violence Controlling for Age at Marriage, Years of Schooling, and Land Ownership of the Family

school-goers (in bivariate relationship) indicate that the learning process in school might have increased spousal communication and, thus, raised their capacity to protect themselves from violence.

Like age and education of women, socioeconomic condition, reflected in the amount of land owned and the living standard of the household, was also inversely associated (at  $p \leq .01$ ) to both measures of violence against women (Table V). Among the household level controls in multivariate analysis, living standard had considerable negative influence ( $p \leq .01$ ) on marital violence as found in other studies (Gelles & Losake, 1993) but contradict with Flavia (1988) who found that violence was common across social classes. The apparent high prevalence of marital violence in lower social classes was the reflection of poor spousal relationship as found earlier. Poverty and economic crisis might have forced the lower classes to behave abnormally where minor disagreements among spouses have tended to create violent situation.

Women's economic role seems to have significant (at  $p \le .01$ ) negative role in reducing both measures of marital violence (Table V). The negative association was more pronounced where the duration of involvement in productive activities was 5 years or more. Multivariate analysis (in Table VI) also indicates that women enjoyed protection from violence when they were involved in productive activities. As one woman, who participated in economic activities, linked her new role with the change of husband's behavior, "My husband used to shout angrily and beat me when his meal was not ready. But now he does not beat me." Table VI shows that the effect was not significant in reducing physical assault where the duration of productive role was <5 years. The odds ratios (in model I of physical assault) indicates that the participation in productive activities for longer duration (5 $\pm$  years) could cut two-third of the incidence of violence (Table V). When

women's position was added to model II, the odds ratios of women's economic role had not changed much indicating that women's productive role had independent association with both measures of marital violence.

Gender inequality, attempt to use force to resolve conflict and control of decision-making were found the reasons of marital violence in many studies (Jejeebhoy, 1998; Levinson, 1989). Table V shows that the prevalence of both mental torture and physical assault was significantly (at  $p \le .01$ ) lower among moderate than subordinated spousal relationships. This finding was also reflected in multivariate analysis (Table VI) where the improvement of women's position reduced marital violence to nearly half controlling other important correlates. Data clearly suggest that women's participation in productive activities considerably reduce the risk of marital violence.

### DISCUSSION

This study clearly points out the darker aspects of human society where gender violence has been deeply entrenched. Although it is not clearly known what causes men to be violent, findings indicate that the probability of a woman to be abused increases if she is young, illiterate and poor. Although age, delayed marriage, education, and standard of living were major determinants of violence against women, the participation of poor women in microcredit-based economic activities seemed to create an enabling environment for them to negotiate with their spouses and modified their relationship. The creation of this environment has direct linkage with the opportunities for poor women to work and earn.

The mechanism through which the credit program participation modifies the violent behavior of their husband is not clearly understood. The program participants

p < .05. p < .01. p < .001.

were able to bring home resources in the form of credit or incomes that might have diffused poverty-related stress among husbands (Schuler *et al.*, 1998). The ability of financial contribution might have encouraged battered women to take a new role in their family. Women in Bangladesh are not generally allowed to join credit programs without any resistance by their spouses. The husbands approve them to join credit groups if the husbands have access to that money. Sharing the control of credit with husband at the beginning is a part of women's strategy to make their new roles acceptable to their spouse (Naved, 1994). Women's bargaining power with husband gradually increases as a result of their contribution to the economic survival of the household.

The cultural sphere of rural women in Bangladesh has been changing as the economic life has become more complex and a large number of poor women have been engaged in productive activities outside home (Cleland & Phillips, 1993). Marital violence may be the reflection of communication gaps between spouses in the changed environment which are summed up to disequilibrium relationship when one spouse attempts a "running away" from cultural stereotypes. A more egalitarian relationship focusing on the better spousal communication may help coping with them who suffer pressures from individual and cultural tensions. The credit program-induced self-employment has modified persistent unequal relationship with their spouse and changed the context of marital violence.

Although a negative association between the behavioral aspects of microcredit program and the prevalence of household violence is established in this research, it is clear that credit program alone cannot do much to have a significant impact in reducing violence against women. Experience of NGOs suggests that the negative association of the participation of microcredit program and marital violence may be sustained if specific components such as social awareness, human rights and legal education are added to it. The study concludes that the economic and social aspects of credit program participation can immensely change the life of poor women by raising economic security and raising their relationship with their spouse. But the programs should have a long way to go to adequately address the underlying structural factors that perpetuate the exploitation and violence against women in Bangladesh. The study suggests to addressing the immediate needs of the victims before focusing the root cause of subordination of women.

Abused and assaulted women with lack of institutional support have more health and psychological problems than others (Heise *et al.*, 1995). This problem can be effectively handled through credit-based health forums

by providing counseling and other services to potentially vulnerable women. In Bangladesh, women victims have no legal protection from abusive spouses. To compensate, some activists and NGOs have now been pushing marital violence to be recognized as a crime by the legal system. A range of interventions, directed at individuals and society, may be considered. Violence against women is a learned behavior and, thus, this attitude can be changed by a major awareness raising campaign by feminist organizations, NGOs and mass media. Marital violence primarily affects women, but it is a societal problem as it goes beyond its immediate effects on victims and can create irreparable damages to the entire family.

Although the prevalence of violence in Bangladesh has remained very high, ample scope is still there to improve the situation if appropriate and timely measures are taken. An integrated network of the government, grassroot organizations and international agencies with the help of legal experts, health professionals, development activists and the media should work together to achieve the desired goal of violence-free society (Fischbach & Herbert, 1997; World Bank, 1993).

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